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Arbeiterversicherung und Armenpflege. Von EDWARD E. AYRES,
PH.D. Berlin: E. Ebering, 1901.

DR. AYRES belongs to an increasing number of young American clergymen who supplement their training in theology with a course in sociology. In selecting the above subject for his doctor's thesis at Berlin he has appropriated one of the very choicest bits from the great social laboratory which the German states seem to have become. It appears that the German compulsory insurance—against sickness, accident, and old age—applies, in these different classes, to about 9,000,000, 16,500,000, and 12,000,000 of German working people, respectively. Dr. Willoughby, in his book on *Workingmen's Insurance*, which appeared in 1898, explained the spirit and the letter of these experiments in paternalism, and now, after about twenty years of testing, it is time we were told something of the incidents, and it is to be hoped that Dr. Ayres will turn his little book into English.

The chief thesis of the essay is that compulsory insurance has had a salutary influence upon conditions of dependency. This conclusion is reached after a study of the number of applicants for relief, for different periods, in a selected group of twenty-one towns, averaging in population about 40,000. The first discovery is that the number of cases of relief on account of sickness falling to women, who are less protected by the insurance, increased between 1880 and 1893 by about 20 per cent., while the population increased by nearly 50 per cent., and on account of sickness falling to men, who are more protected, there was an actual falling off in the number of cases. The showing is not quite so favorable in the class of relief on account of accident; but it is much more favorable in the class of relief on account of old age. The author's conclusion is buttressed by a remarkable consensus of opinion, on the part of the administrators of the poor funds in the cities from which the figures are taken, that the burden of poor relief is greatly lightened as a result of measures of state insurance, and a number of them offer statistical reasons for their faith.

The general favorable view of the author is further strengthened by reports showing an increase of small savings-bank accounts, by different evidences of a higher standard of living, by the increased average annual income of insured persons from 641 marks in 1886 to 735 marks in 1898, and by a decline in emigration from 120,089 in 1891 to 20,837 in 1898.

The thesis certainly contains an interesting marshaling of pertinent coincidences, but in weighing the causal elements Germany's

phenomenal industrial awakening during the period studied should be considered, and this the author seems to neglect. Here he might shift his ground a trifle and say, "if insurance paternalism, as its enemies assert, leans in the direction of a slothful content (the future being cared for), it does not press sufficiently heavy to prevent the present era of industrial prosperity, and it has not proven to be as bad as some have prophesied." But to say that "it was the cause of the industrial awakening"—not even Dr. Ayres would go that far. And that the industrial growth has been a factor in all the phenomena enumerated he would probably agree.

JAMES H. HAMILTON.

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Domestic Service. By LUCY MAYNARD SALMON. Second edition. New York: The Macmillan Co., 1901. Pp. xv+358, 8vo.

THE first edition of Miss Salmon's book appeared in 1897 and was reviewed in this JOURNAL (Vol. III, p. 114). The second edition differs from the first only by an enlarged bibliography and by the addition of a chapter devoted to the conditions of domestic service in Europe, based, not on information obtained through a systematic inquiry in the form of schedules and questionnaires submitted to employers, employés, etc., as in the portion of the volume in which American conditions are discussed, but on that obtained by the much more difficult method of individual inquiry, "made in season and out of season, at different times during the last ten years, of heads of households and housekeepers in England, France, Germany, and Italy."

The author finds that, contrary to the common opinion on the subject, while different countries have their own peculiar problems to meet, which vary in detail as do the problems arising in different sections of America, the differences in the conditions of domestic service in America and in Europe are those of degree rather than of principle, and tend to disappear as social and political conditions become more alike. The problem, there as here, is one affected by the deep and hidden forces manifesting themselves only in change of social and political conditions and ideals, and also by such external and obvious causes as differences in the national style of architecture, variations in habit, such as the use and non-use of ice, or the presence or absence of uniform heating systems, and the like. And there, as here, the